Islami Bank Bangladesh PLC. | Based on Islamic Shari'ah

Circular Letter No. IAD/2025/**28800** Date: 10.09.2025

Head of all Wings/Divisions/Departments of Head Office
Head of all Zones & DG, IBTRA
Head of all Branches & In-charges of all Sub-Branches
Islami Bank Bangladesh PLC.

Subject: Adoption of Uniform Standard Business Memo Format for submission to the Competent Authority/IC/MANCOM/EC/Board to sanction investment proposals.

Muhtaram,
Assalamu Alaikum.

Attention of all concerned is drawn to Circular Letter No. 8837 dated 19.04.2018 on the above subject, wherein instructions were provided to follow the uniform standard business memo format while submitting IC, MANCOM, EC or Board memos to sanction investment proposals. It has been observed that, despite this directive, some sanctioning divisions/authority occasionally deviate from the prescribed format, causing difficulties in the evaluation and approval of investment proposals.

Moreover, the Executive Committee (EC) in its 2016th meeting held on 01.12.2024, advised the Management to develop an updated, smart and standardized business memo format to facilitate effective presentation and decision making by the EC and the Board.

As such, the Competent Authority of the Bank has approved a Standard Business Memo Format for all sanctioning divisions/authority to use while placing IC, MANCOM, EC or Board Memos. The approved Format is enclosed herewith as Annexure-I and the previous memo format issued in this regard shall be deemed null and void.

All concerned are, therefore, advised to adopt this standard format and ensure submission of all required information in accordance with it while placing business proposals before the Competent Authority.

Ma-assalam.
Yours faithfully,

(Md. Farid Uddin)
Executive Vice President

(Md. Altaf Hossain)
Additional Managing Director

Copy to:

1. PS to the Chairman, Board of Directors, Islami Bank Bangladesh PLC, Head Office, Dhaka for kind information of the Hon'ble Chairman, Board.
2. The Senior Executive Vice President & Company Secretary, Islami Bank Bangladesh PLC, Head Office, Dhaka for kind information of the Hon'ble Chairman, Executive Committee, Audit Committee and Risk Management Committee.
3. PA to the Managing Director, Islami Bank Bangladesh PLC, Head Office, Dhaka for kind information of the Hon'ble Managing Director.
4. PA to the Member-Secretary, Shari'ah Supervisory Council, Islami Bank Bangladesh PLC, Head Office, Dhaka for kind information of the Hon'ble Member-Secretary.
5. PAs to the Additional Managing Director, Chief Risk Officer, Islami Bank Bangladesh PLC, Head Office, Dhaka for kind information of the Additional Managing Directors and the Chief Risk Officer.
6. PAs to the Deputy Managing Directors, Islami Bank Bangladesh PLC, Head Office, Dhaka for kind information of the Deputy Managing Directors.
7. All representatives of Islami Bank Bangladesh PLC attached to different Money Exchanges abroad for their information.

Executive Vice President

Investment Administration Division
Akij Chamber (4th Floor), 73, Dilkusha C/A, Dhaka-1000, Bangladesh;
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Islami Bank Bangladesh PLC (ANNEXURE-I)
…….. Wing
……. Division
Head Office, Dhaka

MEMO NO:20…./…... **Date: --.--.----**

Sub: Proposals for **Renewal/Enhancement/Recasting/Restructuring of the existing Limit**----------
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Summary of Proposal at a glance:

(Amount in million Taka)

Facility Type	Particulars		
	Existing Limit	Additional	Total limit (proposed)

In addition to HPSM (Project) liability……..

Security Coverage:

Existing collateral	**%**	**Additional**	**Total (proposed) collateral coverage**	**%**
Land, building & Machinery		-	Land, building & Machinery	

EXECUTIVE SUMMARY

Sl.	Particulars		Basic Information
1)	Name of the Client	:	
	Group Name (if applicable)	:	
2)	Office Address (Rented/Own)	:	
	Factory Address (Rented/Own)	:	
3)	Legal Status	:	
4)	Nature of Business / Project	:	
5)	Capacity of the Project	:	

Section	**Existing Capacity**	**BMRE**	**Total**

6)	Sources of Utility/Power	:				
7)	Banking with IBBPLC since	:				
	Availing investment since	:				
8)	Name of the Key Person & Cell no	:				
9)	CIB Report	:	CIB report obtained on			
		:	Client exposure: Tk.00.00 million IBBPLC:Tk.00.00 million; Other Bank:Tk.00.00 million			
		:	Group exposure: Tk…… million % of IBBPLC to Group exposure:……%			
		:	CL Status : UC/SS/DF/BL/BLW			
10)	IIRRS (Provided by branch) DVC No.	:	**Based on financials**	**(Year) (Audited)**	**(Year) (Audited)**	**(Year) (Audited)**
			Quantitative			
			Qualitative			
			Aggregate			

11)	Credit rating :	:	Long Term …… [Risk Weight ……]	
			Short Term …… [Risk Weight …….]	
		:	Valid up to …….	Outlook : ……
		:	Rating done By	
12)	a. Outstanding of the client/group	:	**As on ……**	

(Amount in million Taka)

Name of the Concern	**Mode**	**Limit**	**Outstanding**		**Overdue**	**CL Status**
			Net	**Gross**		
Name of the client. (…….. Branch)	HPSM (Resch 1st)					
	HPSM					
	Sub Total (HPSM)					
	Bai Murabaha TR (Res. 1st)					
	Bai Murabaha TR					
	LC					
	Bills**					
	Sub Total (WC)					
	Client Total					
Grand Total						
Unresponded IBDA						
FBC/IBC*						
Total Funded						
Total Non Funded						

* Outstanding FBC/IBC: (Amount in million Taka)

Regular		**Overdue**		**Total**		**Overdue period (if any)**			
						Within 01 year		**Above 01 year**	
No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount

** Overdue accepted Bills: (if any)

Cash Bills		**BB Bills**		**Duration of Overdue of Cash Bills/BB Bills (if any)**			
				Within 03 months		**Above 03 months**	
No.	Amount	No.	Amount	No.	Amount	No.	Amount

[Comments regarding Liability:……..]

b) Liability position of the client with other Banks/FIs as on 01.01.20…. (Amount in million Taka)

Name of the concerns	Name of the Bank/NBFIs	Mode of investment	Limit	Outstanding		Overdue	CL status
				Net	Gross		

13)	Overdue Adjustment Plan	:	
14)	Single Borrower Exposure limit	:	
15)	Stock Position (Details at page no.07)	:	Total value of stock was Tk…… million as on …….. against respective funded outstanding liability of Tk…… million. **Stock Physically verified & duly certified by Branch.** **Clarification if there is any stock shortfall.**
16)	Insurance Policy/Coverage	:	
17 (a)	Business Performance of the client	:	

(Amount in Million Tk.)

Year	**Limit**	**Inv. Turnover**	**Export**	**Sales**	**CA Turnover**	**Branch Income**	**Rebate allowed**	**Compensation realized**
2022								
2023								
2024								
Up to….								
Total								

(b) Rescheduling (Rsd) Performance: (Amount in million Tk.)

Name of Concern	Date of RSD	Amount Rescheduled	Amount Due for Recovery	Amount Recovered	Amount Overdue	Outstanding		Rent/comp. realized	CL status	Rsd Frequency
						Net	Gross			

(c) HPSM Performance of the Client & its Sister Concerns:

(Amount in million Taka)

Name of Concern	Limit	Amount Disbursed	Amount Due for Recovery	Amount Recovered	Amount Overdue	Outstanding		Rent realized	CL status
						Net	Gross		

18)	Security (Client)	:	Land & Building : Tk…… million (FSV)
		:	Machineries : Tk…….. million (W.D.V as on ……..)
		:	Total : Tk…….. million (FSV/WDV)
	Proposed Security Coverage	:	…….% (Details at Page No. 15)
19)	No. of Audit Observations (yet to be complied)	:	…….
20)	e-DVC	:	Obtained/Not Obtained
21)	Expiry of Existing WC limit	:	……
22)	Regulatory Compliance (BB, NBR etc.)/Sanction stimulation	:	……
23)	Shariah Compliance	:	……
24)	Views of LAD [Summery]	:	……..
25)	Views of TFMD [Summery]	:	……..
26)	Views of technical team	:	Page no-15, clause no-26.3
27)	Views of RMW	:	Page no-15, clause no-26.5
28)	Working capital Requirement	:	**…….**

Total WC requirement of the client stood at Tk…….. million @ ….% capacity utilization.

29)	Rescheduling & Conversion History	:	
30)	Waiver History, if any	:	
31)	Last Approval	:	
32)	Special Limit	:	
33)	Forced Investment/MIB	:	
34)	Stay Order	:	
35)	Audited Financials up to	:	…….. with DVC no.
36)	Date & Purpose of last visit with members	:	
37)	Branch KPI	:	As on ……

(Amount in million Tk.)

Deposit	Investment	IDR	Overdue	Classified	Profit	Head of Branch

38)	% of liability as per CIB to asset of the company as per Financial Statements	:	Client exposure: Tk……. million (CIB-Funded) and Total Asset as per Financial Statements: Tk…… million. So exposure becomes ……..% of assets as per Financial Statements .
39)	**Justification of the Proposal**		

40)	Recommended by IC-I/IC-II	:	

Details of the Memo/Note

1. Background of the Client :

Photograph of the Client/key person

Narrative information on: Name of key person, Nature of Business, Capacity Date of incorporation, starting business, banking with IBBPLC and availing Eye catching information & present limit.

Part – A: General Information

1.1 Approval Authority :

2.0 Chronology of the Proposal

2.1 Date of receiving by Branch :
2.2 Date of receiving by Zone :
2.3 Date of receiving by Head Office :
2.4 Date of query served by Head Office :
2.5 Date of receiving last reply of query :

3.0 Banking Data of Client with IBBPLC

3.1 Date of starting banking with IBBPLC :
3.2 Date of availing facility from IBBPLC :
3.3 Date of last renewal of Limit :
3.4 Date of expiry of the existing Limit :
3.5 Any default history with IBBPLC :
3.6 Any rescheduled/restructured history with IBBPLC & Other Bank :
3.7 Any suit/writ against the client :
3.8 Waiver History (if any) :

4. Limit History/Chronology of Sanction:

(Amount in million Taka)

Date	Sanctioning Authority	Mode of Investment	Amount of Investment	Collateral (FSV) Amount	Remarks

5. Particulars of the client/project

Sl No				
	Name of client/project			
i	Name of key person with status in the firm/company/business			
ii	Name of group (if any)			
iii	Client address	Office (rented/own)		
		Factory (rented/own)/shop		
iv	Nature of Business/Project			
v.	Capacity of the project			
vi.	Deposit Account No. and ID			
vii.	Date of incorporation			
viii.	Trade License no. with Expiry date		No: Expiry date:	
ix.	Nature of firm/company (Proprietorship/Partnership/Private Ltd/Public Ltd/other) registered with RJSC & F			
x.	Date of Commencement of Business			
xi.	e-TIN No			
xii.	IRC (in case of importer) number, date, nature			Validity/Expiry date
xiii.	ERC (in case of exporter) number, date, nature			Validity/Expiry date

xiv.	Bonded ware house license's validity and Liened Bank			
xv.	VAT Reg. No./BIN			
xvi.	Net worth			
xvii.	Capital	Authorized Capital		
		Paid up Capital		
xviii.	Value per share Face/Market value with date		Face:	Market:
xix.	Earnings per share last 2 yrs			
xx.	Other information (if any)			

6. <u>Particulars of the /Proprietor/Partners/Directors</u> :

Name (with father or Husband name) & NID no.	Education	Date of Birth/age	Status in Company/firm	Relation with MD	Allocation of Share		Net worth
					No of share	Extent of Share (%)	

7.0 Particulars of Sister/Allied Concerns of the Client Banking with IBBPLC

7.1 Name of the Concern :
7.2 Client Address: Office (rented/own) :
7.3 Factory (rented/own)/shop :
7.4 Legal Status :

7.5 Capital Structure
Authorized Capital :
Paid-up Capital :
7.6 Nature of the Business :
7.7 Capacity (in case of project) :

Section	Existing Capacity	BMRE	Total

7.8 Particulars of the Proprietor/Partners/Directors:

Name (with father or Husband name) & NID no.	Education	Date of Birth & age	Status in Company/ firm	Experience	Relation with MD	Position of Share		Net worth
						No of share	Extent of Share (%)	

8. Key Person's Identity (Proprietor/Managing Partner/Managing Director/chairman's):

Name (with Father/Husband, mother name)	National ID No. & Passport No.	Present Residential Address	Permanent Address	Nationality

9. Successors Information of Proprietor/Managing Partner/Managing Director/Chairman:

Name of successor (with Father/Husband, Mother name)	Relation with the client	Date of Birth & age	National ID No.	Education/ involvement in Business	Succession: Ready/…..years

10. Guarantor Information (other than Proprietor/Partner/Director):

Name (with Father/Husband, mother name)	Date of Birth & Age	Relation with the clients	Address/National ID No./Contact no.	Occupation	Net worth	Remarks

11. Information on Politically Exposed Persons (PEPs)/Influential Persons (IPs):

Whether the clients are Politically Exposed Persons (PEPs) or Influential Persons (IPs) as per BFIU-26 dated 16.06.2020:

Yes/No.

If yes, please provide details.

12. Information of Bank Related Persons (as per BRPD Circular No.3 dated 08.05.2025):

Sl.	Name of Persons	Name of the Bank/FI	Nature of the Relationship with the Bank/FI	Remarks

13. Outstanding Position of the client:

a) Liability position of the client with IBBPLC as on ---------- Amount in million Taka

Name of the Concern	**Mode**	**Limit**	**Outstanding**		**Overdue**	**CL Status**
			Net	**Gross**		
Name of the client. (…….. Branch)	HPSM (Resch 1st)					
	HPSM (BMRE)					
	Sub Total (HPSM)					
	Bai Murabaha TR (Resh. 1st)					
	Bai Murabaha TR					
	Bills**					
	Sub Total (WC)					
	Client Total					
Grand Total						
Unresponded IBDA						
FBC/IBC*						
Total Funded						
Total Non Funded						

* Outstanding FBC/IBC: (Amount in million Taka)

Regular		**Overdue**		**Total**		**Overdue period (if any)**			
						Within 01 year		**Above 01 year**	
No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount

** Overdue accepted Bills: (if any)

Cash Bills		BB Bills		Duration of Overdue of Cash Bills/BB Bills (if any)			
				Within 03 months		Above 03 months	
No.	Amount	No.	Amount	No.	Amount	No.	Amount

[Comments regarding Liability:……..]

b) Liability position of sister concerns with IBBPLC as on ----------

(Amount in million Taka)

Name of the concerns	Mode of investment	Limit	Outstanding		Overdue	CL status
			Net	Gross		

c) Whether any liability in the name of sister concerns with other Banks/FIs (if yes) give details as on…….:

(Amount in million Taka)

Sl. No.	Name of the Borrower	Name of the Bank	Mode	Limit	Outstanding		Overdue	CL Status
					net	gross		

14. Stock Position of the Client: as on ….

(Amount in million Taka)

Name of Concern	Stock (Raw Material+WIP+Transit)	Finished Goods	Receivables	Spare Parts	Total Stock	Corresponding Liability

* If any shortfall, Explanation:

15. CIB Report (Liability of the Client & its Sister Concerns as per CIB report printed on ……

(Amount in million Taka)

Name of Concern	No of Banks/ FIs	Outstanding			Un-classified status		CL Status			*Worst status CL
		Funded	Non-Funded	Total	Overdue	SMA	SS	DF	BL	

*Note: Stay order, B/L or reschedule (if any) to be clearly mentioned. Worst CL status as per CIB report during last 1 year.

*Remarks:

16. Particulars of the go-down for storing MPI/Murabaha goods:

Sl.	Particulars	
1	Location of the godown	
2	Capacity of godown	
3	Space of godown (length*wide*hight)	
4	Nature of godown (semi-pucca/pucca)	
5	Owner of the godown	
6	Distance from the Branch	
7	Whether license has been obtained for the Fire Brigade & Civil Defense authority for maintaining godown	
8	Whether godown is watched over by the godown guard round the clock	
9	Whether godown is damp proof and safe from rain/flood water and other common hazards	
10	Whether the officials of the Branch have easy access to the godown	
11	Whether letter of disclaimer is obtained	

17. Details of the present proposal:

(Amount in million Taka)

Mode of Investment/ facility	Existing facility/Investment		Proposed Investment/ Facility				Remarks
	Limit	Outstanding	Client's approach	Recommended by Branch	Recommended by Zonal Office	Recommended by Head Office	
HPSM (Commercial)							
HPSM (Industrial)							
LC							
Bills							
MPI							
MPI (TR)							
Bai-Murabaha							
Bai Murabaha TR							
Bai Muajjal							
Bai Salam							
Bai as sarf							
Bai Istisna							
Musharaka							
Mudaraba							
MDB							
Others							
Total							

Funded Facility			Non funded Facility			Total Facility		
Existing	Additional/ Reduction	Total	Existing	Additional/ Reduction	Total	Existing	Additional/ Reduction	Total

18. Deviation from existing policy, (if any) in the proposal:

Part-B: <u>Business Performance Report</u>

19.0 Business Performance of the Client & its Sister Concerns:

19.1 Working Capital/Trading Investment Performance of the Client:

(Amount in million Taka)

Year	Limit	Investment Turnover (Realized)	Import	Export / Sales			CA Turnover	Income earned	Rebate Allowed	Compensation realized
				Export	Local Sale	Total				

19.2 Working Capital/Trading Investment Performance of the sister concern:

(Amount in million Taka)

Year	Limit	Investment Turnover (Realized)	Import	Export / Sales			CA Turnover	Income earned	Rebate Allowed	Compensation realized
				Export	Local Sale	Total				

19.3 Working Capital/Trading Investment Performance of the Group:

(Amount in million Taka)

Year	Limit	Investment Turnover (Realized)	Import	Export / Sales			CA Turnover	Income earned	Rebate Allowed	Compensation realized
				Export	Local Sale	Total				

19.4 HPSM Performance of the Client & its Sister Concerns:

(Amount in million Taka)

Name of Concern	Limit	Amount Disbursed	Amount Due for Recovery	Amount Recovered	Amount Overdue	Outstanding		Rent realized	CL status
						Net	Gross		

19.5 Performance of the Rescheduled (RS) Liability of Working Capital:

(Amount in million Taka)

Name of Concern	Date of RS	Amount Rescheduled	Amount Due for Recovery	Amount Recovered	Amount Overdue	Outstanding		Comp realized	CL status	RS Frequency
						Net	Gross			

19.6 Performance of the Rescheduled (RS) Liability of HPSM:

Name of Concern	Date of RS	Amount Rescheduled	Amount Due for Recovery	Amount Recovered	Amount Overdue	Outstanding		Rent realized	CL status	RS Frequency
						Net	Gross			

19.7 Working Capital/Trading Investment Performance of the Client with other Banks/FIs:

(Amount in million Taka)

Year	Limit	Investment Turnover (Realized)	Import	Export / Sales			CA Turnover (credit)	Income earned	Rebate Allowed	Compensation realized
				Export	Local Sale	Total				

20. Details of Audited Financial Statements

20.1 Profit or Loss and Other Comprehensive Income Statement:

(Amount in million Taka)

Particulars	For the year ended on ….	For the year ended on ….
Sales/Export		
Cost of Goods Sold		
Gross Profit		
Administrative, general & selling Expenses		
EBIT (Operating profit)		
Financial Expenses		
Other Income		
Net profit before tax and appropriation		
Tax		
Other appropriation		
Net Profit after tax and appropriation		

20.2 Statement of Financial Position (Balance Sheet) as on ……..

(Amount in million Taka)

Assets and Properties	For the Year Ended…….	For the Year Ended…….	Shareholder's Equity and Liability	For the Year Ended…….	For the Year Ended…….
	Amount	Amount		Amount	Amount
a. Fixed Assets i. ii. iii. b. Current Assets i. ii. iii. c. Fictitious Assets i. ii. iii. Total=			a. Equity i. ii. iii. b. Long Term Liabilities i. ii. iii. c. Current Liabilities i. ii. iii. Total=		

** DVC no…. Name & Address of Audit Firm: ……

(DVC mentioned Financial Statements must be submitted as per Instruction Circular No. 1851 dated 29.05.2022).

20.3 Cash Flow Statement: (As per Audited Financial Statements)

SL	Particulars	(Amount in million Taka)
1	Cash Flow From Operating Activities	
2	Cash Flow From Investing Activities	
3	Cash Flow from Financing Activities	
4	Net increase/(Decrease) in Cash & Cash Equivalent	
5	Cash & Cash Equivalent at the beginning of the year	
6	Cash & Cash Equivalent at the end of the year	

20.4. Internal Investment Risk Rating (IIRR): (Must be based on DVC mentioned Financial Statement)

a) Summery of IIRR of 03 years:

Year	Quantitative	Qualitative	Aggregate
30.06.2024			
30.06.2023			
30.06.2022			

b) Results of IIRRS : as on 00.00.202… (for the latest year)

Aggregate Score	**Rating**
Excellent	**≥ 80%**
Good	**≥ 70% to <80%**
Marginal	**≥ 60% to < 70%**
Unacceptable	**<60** [No Loan shall be sanctioned to borrower whose ICRR is Unacceptable, Bank can make renewal & enhancement existing loan for two times if borrowers ICRR is Unacceptable]

Quantitative Assessments		Score Obtained	Scale	Percentage	IIRR
A	Leverage				
B	Liquidity				
C	Profitability				
D	Coverage				
E	Operating Efficiency				
F	Earning Quality				
Qualitative Assessments					
G	Performance behaviour				
H	Business and Industry Risk				
I	Management Risk				
J	Security Risk				
K	Relationship Risk				
L	Compliance Risk				
Aggregate					

20.5 (five) Key Ratios:

Sl.	Name of Ratio	Calculation on the basis of latest Audited BS & Result
a	Liquidity Ratio	
b	Net Profit Margin	
c	Debt to Equity Ratio	
d	DSCR	
e	Asset Turnover	

21. Credit Rating Report:

Name of the concern	Name of Rating Agency	Date of Rating	Date of Expiry	Long Term		Short Term	
				Rating	Risk Weight	Rating	Risk Weight

Part-C: <u>Various Aspects of Project</u> (Only for Project related Investment)

22.0 Marketing Aspect (overview, demand & supply gap, network, strategy etc**.**):

22.1 Technical Aspect:

a. Land & Location:
b. Infrastructure Facilities (Road, Power, Water, Gas etc.)
c. Description of Civil Construction with cost:
d. Particulars of Imported Machinery along-with specification & cost:
e. Particulars of Local Machinery/Vehicles along-with specification & cost:
f. Capacity:
g. Implementation Schedule:
h. Comment of Technical Team:

22.2 Financial Aspect:

a) Cost of the Project:

(Amount in million Taka)

Particulars	Total
Land	
Building & Civil Construction	
Imported Machinery	
Local Machinery	
Furniture & Fixture	
Electric sub-station	
Vehicle	
Others	
Total Cost of the Project	

b) Means of Finance:

(Amount in million Taka)

Particulars	IBBPLC Investment		Client's Equity		Total
	Amount	%	Amount	%	
Land					
Building & Civil Construction					
Imported Machinery					
Local Machinery					
Furniture & Fixture					
Electric sub-station					
Vehicle					
Others					
Total Cost of the Project					

c) Source of fund/ Confirmation of the fund /equity of the client:

d) Estimated Operating Result:

(Amount in million taka)

Particulars	Operating years					
	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year
Capacity Utilization	%	%	%	%	%	%
Sales Revenue Gross Profit Operating Profit Financial Expense Net Profit before Tax Net Profit after Tax Retained Earnings Gross Profit to Sales Operating Profit to Sales Financial Expense to Sales Net Profit to sales (after Tax) Interest Coverage Ratio Debt Service Coverage Ratio Cost of Goods sold to Sales Return on Assets(ROA) Return on Equity (ROE)						
Break Even Sales Break Even Capacity						
Payback Period Discounted Payback Period						

WACC Net Present Value (NPV) Internal Rate of Return (IRR) Profitability Index (PI)						

*Assumptions
* Comments

e) Requirement of Working Capital:

(Amount in million taka)

Inventory	Capacity Utilization (Percentage)					
	100%	80%	75%	70%	60%	50%
Total Requirement						
Client's Equity (10%)						
Bank's Finance May be						

- Basic Assumption:

22.3 Physical Visit Report (Branch official, Head Office etc.)

22.4 Environmental and Social Risk Rating & Environmental Classification of Investment
22.5 Other Regulatory Compliance (if any): Yes/No

Part – D: <u>Compliance Issue</u>

23. Audit Observations & Compliance:

Sl	Particulars	Date of Audit/Insp.	No. of Observations	No. of observation yet to be complied**	Expected date of compliance
1	Bangladesh Bank Audit				
2	Internal Audit by ICCW				
3	External Audit				
4	Shari'ah Audit				
5	Special Audit				
6	Others (Court, Dudok, NBR etc.)				

** Details of non-complied observations:

23.1 Electronic Documentation Verification Certificate (e-DVC) Issued: (Special, Conditional, Unconditional),
a. If DVC not obtained: Causes of non-obtaining of DVC and expected date of compliance.
b. If Special/Conditional e-DVC obtained : Expected date of compliance.
23.2 KYC and FATCA Compliance:

a. KYC/TP: Complied / Not Complied
b. FATCA: Applicable (Y/N) Compliance: Complied / Not Complied / NA

23.3 Other Compliance (Bangladesh Bank related issue, Environmental Issue, Sanction Stipulations etc..)

23.4 Branch Key Point Indicators (KPI):

(Amount in million Taka)

Depo sit	Investment	IDR	Overdue		Classified		Operating Profit	Man Power	Branch Incumbent's Name & designation
			Amount	%	Amount	%			

Part –E: Particulars of the Investment

24.0 Modes and Amount of Investment:

(Amount in million Taka)

Name of the Concern	Limit			
	Mode	Existing	Additional/Reduction	Total
		Amount	Amount	Amount
	HPSM (Commercial)			
	HPSM (Industrial)			
	LC			
	Bills			
	MPI			
	MPI (TR)			
	Bai-Murabaha			
	Bai Murabaha TR			
	Bai Muajjal			
	Bai Salam			
	Bai as sarf			
	Bai Istisna			
	Musharaka			
	Mudaraba			
	MDB			
	Others			
	Total			

24.1 Purpose of Investment :
24.2 Period of Investment :
24.3 Rate of Return :
24.4 Mode of Disbursement :
24.5 Mode of Recovery :
24.6 Charges, Commission & Others :
24.7 Proposal Processing Fee : (obtained or not)

Part – F: Security against Investment:

25.0 Security :
25.1 Cash/goods :
25.2 Primary :
LC/Bills :
Murabaha (Pledge) :
Murabaha (TR) :
Machinery :
HPSM :

25.3 Collateral Security :

a. Summary of Collateral (Amount in million Taka)

Particulars	Branch Valuation		Surveyor Valuation		Possession (yes/no)	Demarcation (yes/no)	Accessibility (yes/no)
	MV	FSV	MV	FSV			
Land							
Building							
Machinery							
Financial Securities							
Others							
Total							

b. Details of Collateral(s):

Registered mortgage/Further charge with Registered Irrevocable Power of Attorney from the mortgagor(s) in Bank's favour to sell out the following mortgaged properties in case of any default in payment of Bank's dues by the client.

i) Project Land & Building:

Particulars	**Surveyor Value (Date….)**		**Branch Value (date….)**	
	MV	**FSV**	**MV**	**FSV**

i) Other collaterals:

Particulars	**Surveyor Value**		**Branch Value**	
	MV	**FSV**	**MV**	**FSV**

Name of surveyor & year of valuation:

Sl.	Name of Surveyor	Area of land	Date of Valuation

c. Collateral Coverage Calculation:

Name of Client	Security				Exposure			Required Security	**Excess / (Deficit)**	Security Coverage (%)
	Land & Building	Machinery	MTDR/other Financial Instrument	**Total**	HPSM	WC	**Total**			
Total										

Part – G: <u>Other issues (if any)</u>

26.0 Other issues

26.1 Views of Treasury & Fund Management Division:

26.2 Views of LAD :

26.3 Views of Engineers/Technical Team :

26.4 Views of Shariah :

26.5 Views of RMW:

26.6 Views of FAD:
26.7 Views of IBW:
26.8 Views of FTOD:

27. Branch Justification and Recommendation

28. Zonal Office Justification and Recommendation

Part – H: Observations of Head Office

Part – J: <u>Recommendation</u>

29. Head Office Recommendation

30. Recommendation of Investment Committee (IC)

31. Recommendation of EC in case of proposal to be placed before the Board

<u>32. RESOLUTION</u>
(Information incorporated as advised by Bangladesh Bank vide letter no. DOS(BSS-6)/1162/14(1)/2025-4692 dated 04.08.2025)

"Resolved that observing the following information:
a. Client/Group Name:

b. ICRRS (Score obtained) : As per Audited Financial Statements as on……..

Based on Financial Reports	30.06.2024 (Audited)	30.06.2023 (Audited)	30.06.2022 (Audited)
Qualitative	ICRR- Score-	ICRR- Score-	ICRR- Score-
Quantitative	ICRR- Score-	ICRR- Score-	ICRR- Score-
Aggregate	ICRR-* Score-	ICRR-* Score-	ICRR-* Score-

* If the rating is "Unacceptable", please mention for how many times the rating is "Unacceptable".

c. Credit Rating report (with Date of Expiry): Furnished with sample data

Name of the Company	Name of the Agency	Risk		Validity/Date of Expiry
		Short Term	Long Term	
ABC Company	ECRL	ST-3 (50%)	BBB(100%)	10.12.2025
DEF Company	ECRL	ST-3 (50%)	BBB(100%)	10.12.2025

d. Detailed CIB Report:
Summery:
CIB Report Printed date:
Clients exposure: Tk…….million
IBBPLC: Tk…….million, Other Bank: Tk……..million
Group exposure: Tk…….million
CL status: Tk……million SS (not default)
Detailed CIB report dated:……

Tk. In million

Name of Borrower	Bank /FI	Outstanding	Funded	Non Funded	Overdue	SMA	SS	DF	BL	Remarks
ABC										
XYZ										

e. Detailed Information of Client's Liabilities (Including Non-Funded Facilities) as on…….

Tk. In million

Name of the Concern	Mode	Limit	Outstanding		Overdue	Remarks (UC/SS/DF/BL)
			Net	Gross		
	HPSM					
	Sub-Total					
	Bai-Murabaha					
	Bai-Murabaha TR					
	Sub-Total					
	Client Total					

f. Tenor of HPSM :
g. Working Capital :
h. Rate of Return :
i. Commission, Margin :
j. Investment sanctioned to any of Bank's director :
k. Forced Investment :

The proposals for……as envisaged in the Memo be & is hereby approved."

Thereafter, exposures of the client's account (including its sister concerns) will be as under:

Tk. In million

Exposure	Existing	Increase/(Decrease)	After approval
Funded			
Non Funded			
Total			

Name:
Designations